

BUSINESS INCOME REPORT/WORKSHEET

Date:	
Your Name	Location

This worksheet must be completed on an accrual basis.

The beginning and ending inventories in all calculations should be based on the same valuation method.

Applicable When The Agreed Value Coverage Option Applies:
I certify that this is a true and correct report of values as required under this policy for the periods indicated and that the Agreed Value for the period of coverage is \$ _____, based on a Coinsurance percentage of _____%.
Signature:
Official Title:

Applicable When The Premium Adjustment Form Applies:
I certify that this is a true and correct report of values as required under this policy for the 12 months ended:
Signature:
Official Title:
Agent Or Broker:
Mailing Address:

**BUSINESS INCOME REPORT/WORKSHEET
FINANCIAL ANALYSIS**

Income And Expenses	12-Month Period Ending:		Estimated For 12-Month Period Beginning:	
	Manufacturing	Non- Manufacturing	Manufacturing	Non- Manufacturing
A. Gross Sales	\$	\$	\$	\$
B. Deduct: Finished Stock Inventory (at sales value) At Beginning	-		-	
C. Add: Finished Stock Inventory (at sales value) At End	+		+	
D. Gross Sales Value Of Production	\$		\$	
E. Deduct: Prepaid Freight – Outgoing	-	-	-	-
Returns And Allowances	-	-	-	-
Discounts	-	-	-	-
Bad Debts	-	-	-	-
Collection Expenses	-	-	-	-
F. Net Sales		\$		\$
Net Sales Value Of Production	\$		\$	
G. Add: Other Earnings From Your Business Operations (not investment income or rents from other properties):				
Commissions Or Rents	+	+	+	+
Cash Discounts Received	+	+	+	+
Other	+	+	+	+
H. Total Revenues	\$	\$	\$	\$

Income And Expenses	12-Month Period Ending:		Estimated For 12-Month Period Beginning:	
	Manufacturing	Non-Manufacturing	Manufacturing	Non-Manufacturing
Total Revenues (Line H. from previous page)	\$	\$	\$	\$
I. Deduct:				
Cost Of Goods Sold (See page 5 for instructions.)	-	-	-	-
Cost Of Services Purchased From Outsiders (not your employees) To Resell, That Do Not Continue Under Contract	-	-	-	-
Power, Heat And Refrigeration Expenses That Do Not Continue Under Contract (if CP 15 11 is attached)	-		-	
All Payroll Expenses Or The Amount Of Payroll Expense Excluded (if CP 15 10 is attached)	-	-	-	-
Special Deductions For Mining Properties (See page 6 for instructions.)	-	-	-	-
J.1. Business Income Exposure For 12 Months	\$	\$	\$	\$
J.2. Combined (firms engaged in manufacturing and non-manufacturing operations)	\$		\$	
The Figures In J.1. Or J.2. Represent 100% Of Your Actual And Estimated Business Income Exposure For 12 Months.				

Income And Expenses	12-Month Period Ending:		Estimated For 12-Month Period Beginning:	
	Manufacturing	Non-Manufacturing	Manufacturing	Non-Manufacturing
K. Additional Expenses:				
1. Extra Expenses – Form CP 00 30 Only (expenses incurred to avoid or minimize suspension of business and to continue operations)			\$	\$
2. Extended Business Income and Extended Period Of Indemnity – Form CP 00 30 Or CP 00 32 (loss of Business Income following resumption of operations for up to 60 days or the number of days selected under Extended Period Of Indemnity option)			+	+
3. Combined (all amounts in K.1. and K.2.)			\$	

L. Total Of J. And K. **"Estimated" Column**
\$

The figure in **L.** represents 100% of your estimated Business Income exposure for 12 months, and additional expenses. Using this figure as information, determine the approximate amount of insurance needed based on your evaluation of the number of months needed (may exceed 12 months) to replace your property, resume operations and restore the business to the condition that would have existed if no property damage had occurred.

Refer to the agent or company for information on available coinsurance levels and indemnity options. The Limit of Insurance you select will be shown in the Declarations of the policy.

Supplementary Information				
	12-Month Period Ending:		Estimated For 12-Month Period Beginning:	
	Manufacturing	Non- Manufacturing	Manufacturing	Non- Manufacturing
Calculation Of Cost Of Goods Sold				
Inventory At Beginning Of Year (including raw material and stock in process, but not finished stock, for manufacturing risks)	\$	\$	\$	\$
Add: The Following Purchase Costs: Cost Of Raw Stock (including transportation charges)	+		+	
Cost Of Factory Supplies Consumed	+		+	
Cost Of Merchandise Sold Including Transportation Charges (for manufacturing risks, means cost of merchandise sold but not manufactured by you)	+	+	+	+
Cost Of Other Supplies Consumed (including transportation charges)	+	+	+	+
Cost Of Goods Available For Sale	\$	\$	\$	\$
Deduct: Inventory At End Of Year (including raw material and stock in process, but not finished stock, for manufacturing risks)	-	-	-	-
Cost Of Goods Sold (Enter this figure in Item I. on page 3.)	\$	\$	\$	\$

Supplementary Information

Calculation Of Special Deductions – Mining Properties

	12-Month Period Ending:	Estimated For 12-Month Period Beginning:
Royalties, Unless Specifically Included In Coverage	\$	\$
Actual Depletion, Commonly Known As Unit Or Cost Depletion (not percentage depletion)	+	+
Welfare And Retirement Fund Charges Based On Tonnage	+	+
Hired Trucks	+	+
Enter This Figure In Item I. On Page 3.	\$	\$